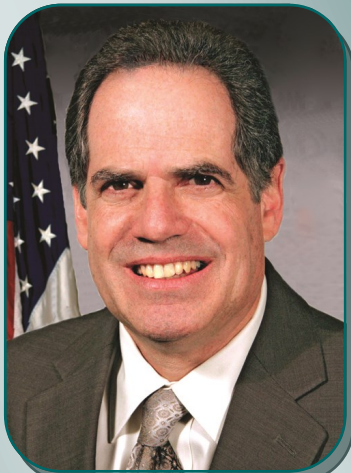


# Facts About the Senior Citizens' Real Property Tax Exemption



**Charles Berman**  
*Receiver of Taxes*

**Town of  
North  
Hempstead**



## **A Message from the Receiver of Taxes Charles Berman**

The Receiver of Taxes of the Town of North Hempstead is working hard to let you know different ways to lower your tax payment. We do NOT set your property taxes; however, we will do everything in our power to be sure that you do not pay more than your fair share.

When you receive an exemption, all or part of your property's assessed value is subtracted before calculating the taxes owed. STAR savings are capped at 2% of prior year savings. Some exemptions are local-option. That means the county, town, school district and village can decide whether to grant those exemptions or can set their own eligibility standards.

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**NEW** applicants who purchased their home after January 2, 2015, or did not previously receive the STAR Exemption must now register with the New York State Department of Taxation and Finance (instead of applying to the Nassau County Department of Assessment). If they qualify, they will receive a STAR Credit in the form of a check from New York State, rather than receiving an Exemption on their School Tax bill. The dollar value of the STAR Credit will be the same as the STAR Exemption. **The annual registration deadline with NY State for the STAR Credit program only is July 1st.**

Please refer to the **Facts About the STAR Program** brochure for more details.

# 2018-2019 Senior Citizens' Real Property Tax Exemption

As authorized by state law, the Town of North Hempstead has enacted the Senior Citizens' Real Property Tax Exemption.

Eligible seniors\* over 65 can receive a property tax reduction of 5-50% on county, town and school taxes, (excluding special districts), if the combined annual income of the property owners is within the range specified by state law\*\*. Please refer to the chart on the next page. [Maximum income for 2018-2019 applications is \$37,399 or less\*\*, based on your 2016 income tax return.]

Low-income senior citizen homeowners who are currently receiving the Senior Citizens' Real Property Tax Exemption are also receiving the Enhanced STAR Exemption. New homeowners who are eligible for the Low Income Senior Citizens' Real Property Tax Exemption must file for the Enhanced STAR Credit with the New York State Department of Taxation and Finance by July 1st.

\* Residents of incorporated villages which have adopted this exemption must file with the village, as well as with Nassau County, in order to receive full benefits. Contact your local village for details.

## Age

All owners of the property must be 65, except for property owned by a husband and wife, or by siblings, in which case only one of them has to be 65 years old in the year the exemption will begin. Senior citizens are required to provide one form of proof of age on their initial application. Satisfactory proof of age includes: birth and baptismal certificates, driver's license, hospital birth records, an affidavit of age from Social Security, marriage records, passports, military records, and immigration documents.

A surviving spouse who is not 65 years old can retain an existing Low Income Senior Citizens' Exemption provided that he or she was at least 62 years of age when their spouse passed away.

## Income

The Senior Citizens' Real Property Tax Exemption cannot be granted if the income of the owner, or the combined income of the owners, exceeds the maximum income set by law\*\*. If the owner is married, the income of the spouse must be included in the total. If the spouse is absent from the residence due to a divorce, legal separation or abandonment, the income of a non-resident former spouse who retains an ownership interest is not included.

All income counts toward eligibility, not just the amount reported on income tax returns (no losses). A "sliding scale" is used to determine income eligibility.

Unreimbursed medical expenses and prescription drugs are "deductible" from the total income, as is veterans' disability compensation, if applicable.

Income **	Percent
\$29,000 or Less	50%
\$29,001 - \$29,999	45%
\$30,000 - \$30,999	40%
\$31,000 - \$31,999	35%
\$32,000 - \$32,999	30%
\$32,900 - \$33,799	25%
\$33,800 - \$34,699	20%
\$34,700 - \$35,599	15%
\$35,600 - \$36,499	10%
\$36,500 - \$37,399	5%

\*\* Income subject to change annually.

**Apply with the Nassau County  
Department of Assessment  
Deadline January 2, 2018**

The deadline for new Enhanced STAR Credit registrations is July 1 with the New York State Department of Taxation and Finance.

# 2017-2018 Senior Citizens' Real Property Tax Exemption

To deduct unreimbursed medical expenses, applicants must submit: Printouts of all out-of-pocket medical expenses; Medicare Part B premiums; receipt for payment of Medicare supplemental insurance; pharmacy prescription printouts (not including over-the-counter purchases); eye/eyeglass expenses; and, if applicable, a letter from a residential health care facility stating date of admission, date of discharge and unreimbursed expenses for homeowner's care. Additionally, with a receipt from a company, the cost of nurses aides can be deducted.

**Income includes:** All Social Security payments; salary and wages, including bonuses; interest, including non-taxable interest on state or local bonds; total dividends; net earnings from a business, including amounts claimed as depreciation; income from estates or trusts; gains from sales or exchanges; the total amount received from governmental or private retirement or pension plans; annuity payments (excluding amounts representing a return of capital); alimony, unemployment insurance payments; disability payments; and workers' compensation.

**Income does not include:** Supplemental Security Income, welfare payments, gifts and inheritances, payments received as participants in the Federal Foster Grandparents Program, a return of capital or reparation payments received by holocaust survivors. Income is reported on the basis of the latest preceding "income tax year" prior to the date of the application. **2018-2019 exemption applications will require income reported in 2016. First time filers must request a printout from the IRS for the previous year after August 1<sup>st</sup>.** Nassau County requires a *wage and income transcript* for each owner.

## **Residency**

The property must be the "legal residence" of and must be occupied by all of the owners of the property, unless a non-resident owner who is the spouse or former spouse of the resident owner is absent from the residence due to divorce, legal separation or abandonment. It must also be used exclusively for residential purposes.

Proof of primary residency includes: voting enrollment, vehicle registration, and length of time spent each year on the property.

## **Ownership**

The Senior Citizens' Real Property Tax Exemption is not automatically transferred from one property to another. If someone moves, they need to apply for an exemption on their new primary residence by the deadline. The applicant(s) must own their property for one year before they are eligible to apply, unless their previous residence was in New York State and they had a Senior Citizens' Real Property Tax Exemption.

When a property is in Trust, the ownership is split. The trustee is the legal owner and the beneficiary is the beneficial owner. For exemption purposes, however, the trust beneficiary is treated as the owner. Term limits or percentages are not accepted. The Nassau County Department of Assessment will require the entire trust with the application.

When a property is in a life estate, the life tenant is deemed to own the property; so exemption eligibility is based on the life tenant's qualifications.

## **Renewals**

Because the Senior Citizens' Real Property Tax Exemption is income-based, this exemption must be renewed annually.

For your convenience, exemption applications will be accepted and processed throughout the year by the Department of Assessment, but **must be filed by January 2, 2018**.

*(Except the STAR Credit Program; register with NY State by July 1 - please see STAR brochure)*

### **REMINDER**

Please contact the Department of Assessment before you change the name on your deed or certificate of shares, or are changing your place of residence, to ensure that you are not jeopardizing your property exemptions.

**Exemption Filing Deadline is**

**JANUARY 2, 2018**

**For an application or more information, please contact:**

**Nassau County  
Department of Assessment  
240 Old Country Road, 4th Floor  
Mineola, NY 11501  
(516) 571-1500**

*You may also download forms and brochures at:*

**[www.mynassauproperty.com](http://www.mynassauproperty.com)**

*(Except the STAR Credit Program; register with NY State by July 1 - please see STAR brochure)*

## **Project Independence**

North Hempstead is proud to be the first Long Island local government to offer this exciting program designed to support Town residents 60 and over so they can remain as healthy and self-sufficient as possible in their own homes and communities.

**Project Independence** has a staff of social workers, nurses and others who connect seniors with the services they need, including individual or group counseling, case management and caregiver support, monitoring of chronic conditions, social and recreational activities and transportation. Receiver of Taxes Charles Berman wants to help you get all of the exemptions to which you are entitled so that you can reduce your taxes and remain in your home.

**Call 311 (or 516-869-6311) and ask about Project Independence!**



*Information courtesy of*

**Charles Berman**

***Receiver of Taxes***

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